

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Kim Y. Worthington</u>        | Social Security number or ITIN | xxx-xx-0397 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number:  | 18-28670-JKS                     |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kim Y. Worthington

5/15/23

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Kim Y. Worthington  
Debtor

Case No. 18-28670-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: May 15, 2023

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2023:

| Recip ID  | Recipient Name and Address   |
|-----------|--|
| db        | + Kim Y. Worthington, 290 Conklin Avenue, Hillside, NJ 07205-1447                            |
| 517764087 | + AHS Hospital Corp., PO Box 35510, Newark, NJ 07193-0001                                    |
| 517764088 | + Atlantic Health, PO Box 1905, Morristown, NJ 07962-1905                                    |
| 517764089 | + Atlantic Health Systems, Morristown Memorial Hospital, PO Box 10219, Newark, NJ 07193-0219 |
| 517764096 | + Newark Firemans Fcu, 106 Fleming Ave, Newark, NJ 07105-4015                                |
| 517764098 | + Overlook Hospital, PO Box 102000, Newark, NJ 07193-0001                                    |
| 517764102 | + Summit Radiological Associates, 151 Summit Avenue, Summit, NJ 07901-2813                   |

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                 | Date/Time            | Recipient Name and Address  |
|-----------|--|----------------------|---|
| smg       | Email/Text: usanj.njbankr@usdoj.gov        | May 15 2023 20:56:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534   |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | May 15 2023 20:56:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235                    |
| cr        | + Email/Text: RASEBN@raslg.com             | May 15 2023 20:55:00 | HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FO, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927                              |
| 517764086 | + Email/Text: backoffice@affirm.com        | May 15 2023 20:56:00 | Affirm Inc, Affirm Incorporated, PO Box 720, San Francisco, CA 94104-0720   |
| 517764090 | + EDI: CAPITALONE.COM                      | May 16 2023 00:43:00 | Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  |
| 517824250 | EDI: CAPITALONE.COM                        | May 16 2023 00:43:00 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  |
| 517764091 | + EDI: WFNNB.COM                           | May 16 2023 00:43:00 | Comenity Bank/Pier 1, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125   |
| 517764092 | + EDI: DISCOVER.COM                        | May 16 2023 00:43:00 | Discover Financial, PO Box 3025, New Albany, OH 43054-3025  |
| 519817235 | + EDI: LCIPHHRMGT                          | May 16 2023 00:43:00 | HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FO, PHH MORTGAGE CORPORATION, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 24605, WEST PALM BEACH, FL 33416-4605 |
| 517824354 | + EDI: LCIPHHRMGT                          | May 16 2023 00:43:00 | HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FO, ATTN: Cashiering Department, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493       |
| 517852683 | + Email/Text: RASEBN@raslg.com             | May 15 2023 20:55:00 | HSBC Bank USA, National Association, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927   |

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|-----------|--|----------------------|--|
| 517764093 | + EDI: NFCU.COM                                      | May 16 2023 00:43:00 | Navy FCU, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000   |
| 517764095 | + EDI: NFCU.COM                                      | May 16 2023 00:43:00 | Navy Federal Credit Union, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000                                    |
| 517764097 | + EDI: LCIPHMMRG                                     | May 16 2023 00:43:00 | Ocwen Loan Servicing, LLC, Attn: Research/Bankruptcy, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493 |
| 517764099 | + Email/Text: RASEBN@raslg.com                       | May 15 2023 20:55:00 | RAS Citron, LLC, 130 Clinton Rd., Ste. 202, Fairfield, NJ 07004-2927   |
| 517764100 | + Email/Text: RASEBN@raslg.com                       | May 15 2023 20:55:00 | Robertson, Anschutz, & Schneid, P.L., 6409 Congress Avenue, Ste. 100, Boca Raton, FL 33487-2853                        |
| 517764101 | + Email/Text: clientservices@simonsagency.com        | May 15 2023 20:56:00 | Simons Agency, Inc., Attn: Bankruptcy, 4963 Wintersweet Dr., Liverpool, NY 13088-2176                                  |
| 517764103 | Email/Text: TFS_Agency_Bankruptcy@toyota.com         | May 15 2023 20:56:00 | Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52408                                 |
| 517868096 | + Email/Text: ToyotaBKNotices@nationalbankruptcy.com | May 15 2023 20:55:00 | Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013                        |
| 518302408 | Email/PDF: bncnotices@becket-lee.com                 | May 15 2023 21:12:14 | Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| 517764094 | *+            | Navy FCU, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2023 at the address(es) listed below:

| Name                     | Email Address  |
|--------------------------|--|
| Aleisha Candace Jennings | on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION, AS TRUSTEE FOR SG MORTGAGE SECURITIES TRUST 2006-OPT2, ASSET BACKED CERTIFICATES, SERIES 2006-OPT2 ajennings@raslg.com |
| Charles G. Wohlrab       | on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION, AS TRUSTEE FOR SG MORTGAGE SECURITIES TRUST 2006-OPT2, ASSET BACKED CERTIFICATES, SERIES 2006-OPT2 cwohrlab@raslg.com  |

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Denise E. Carlon

on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Harold N. Kaplan

on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION, AS TRUSTEE FOR SG MORTGAGE SECURITIES TRUST 2006-OPT2, ASSET BACKED CERTIFICATES, SERIES 2006-OPT2 hkaplan@rasnj.com, kimwilson@raslg.com

Herbert B. Raymond

on behalf of Debtor Kim Y. Worthington herbertraymond@gmail.com  
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.ra  
ymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com

Keri P. Ebeck

on behalf of Creditor Navy Federal Credit Union KEBECK@BERNSTEINLAW.COM  
jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com

Kimberly A. Wilson

on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION, AS TRUSTEE FOR SG MORTGAGE SECURITIES TRUST 2006-OPT2, ASSET BACKED CERTIFICATES, SERIES 2006-OPT2 kimwilson@raslg.com

Laura M. Egerman

on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION, AS TRUSTEE FOR SG MORTGAGE SECURITIES TRUST 2006-OPT2, ASSET BACKED CERTIFICATES, SERIES 2006-OPT2 bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@raslg.com

Marie-Ann Greenberg

magecf@magtrustee.com

Shauna M Deluca

on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION, AS TRUSTEE FOR SG MORTGAGE SECURITIES TRUST 2006-OPT2, ASSET BACKED CERTIFICATES, SERIES 2006-OPT2 sdeluca@hasbanilight.com, hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION, AS TRUSTEE FOR SG MORTGAGE SECURITIES TRUST 2006-OPT2, ASSET BACKED CERTIFICATES, SERIES 2006-OPT2 smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12